

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Sheri Lou Cumberledge**  
Debtor(s)

Bankruptcy Case No.: 17-24288-JAD

Chapter: 13  
Docket No.: 142 – 141

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 23rd of December, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 2/6/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/15/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **2/6/23**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Sheri Lou Cumberledge  
Debtor

Case No. 17-24288-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 23, 2022

User: auto  
Form ID: 408

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

Recip ID	Recipient Name and Address
db	+ Sheri Lou Cumberledge, 17 Orchard Street, P.O. Box 177, Muse, PA 15350-0177
14786698	+ AMERIHOM MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14717391	+ Aes/northwest Savings, Po Box 61047, Harrisburg, PA 17106-1047
14717393	+ Amerihome Mortgage Co., LC, c/o Elizabeth M Bennett, Esq., 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14717394	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14717399	+ Collection Service / Wash OBGYN, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14717400	+ Collection Service Center, 839 5th Ave., P.O. Box 560, New Kensington, PA 15068-0560
14717401	+ Credit Coll USA / Dr. Brent Angott, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14717402	+ Credit Management / Tri-State Surgery, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14717404	+ Greater Washington Radiologists, P.O. Box 951847, Cleveland, OH 44193-0020
14717408	+ Lendmark Financial, 198 West Chestnut Street, Washington, PA 15301-4423
14717409	+ Leroy's Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14717411	+ State Collection Service / Allegheny Hea, 2509 S. Stoughton Road, Madison, WI 53716-3314
14717415	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2022 22:56:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717390	+ Email/Text: bncnotifications@phea.org	Dec 23 2022 22:54:00	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14717392	+ Email/Text: bncnotifications@phea.org	Dec 23 2022 22:54:00	Aes/pheafrn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14717395	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 23 2022 22:57:07	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14717396	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:57:01	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14717398	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:56:53	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14717413	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:57:01	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14756838	Email/Text: bnc-quantum@quantum3group.com	Dec 23 2022 22:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14717403	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14900304	Email/Text: ECMCBKNotices@ecmc.org	Dec 23 2022 22:54:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 23, 2022

Form ID: 408

Total Noticed: 41

14717405	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 23 2022 22:54:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14717406	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2022 22:56:51	JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
14717397	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 22:57:06	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
14787272	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 22:56:59	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14717407	Email/Text: ktramble@lendmarkfinancial.com	Dec 23 2022 22:53:00	Lendmark Financial, 2118 Usher St Nw, Covington, GA 30014
14784267	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2022 22:57:00	LVNV Funding, LLC its successors and assigns as, assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14940547	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 23 2022 22:56:51	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14717410	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14724691	+ Email/Text: bncnotifications@pheaa.org	Dec 23 2022 22:54:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
14725934	+ Email/Text: bncnotifications@pheaa.org	Dec 23 2022 22:54:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14735047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2022 22:56:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14718286	+ Email/PDF: rmscedl@recoverycorp.com	Dec 23 2022 22:57:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14786438	+ Email/Text: bncmail@w-legal.com	Dec 23 2022 22:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14717412	+ Email/Text: bncmail@w-legal.com	Dec 23 2022 22:54:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14726268	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
14749349	Email/PDF: ebn_ais@aisinfo.com	Dec 23 2022 22:56:52	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14717414	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2022 22:56:59	Walmart / Synch, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		Cenlar FSB as servicer for AmeriHome Mortgage Comp
cr		JPMORGAN CHASE BANK, N.A.
cr		MidFirst Bank
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 23, 2022

Form ID: 408

Total Noticed: 41

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Sheri Lou Cumberledge ricelaw1@verizon.net lowdenscott@gmail.com
Jerome B. Blank	on behalf of Creditor Amerihome Mortgage Company LLC jblank@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Sheri Lou Cumberledge niclowlgl@comcast.net
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor Amerihome Mortgage Company LLC pawb@fedphe.com

TOTAL: 11